

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Edward Milan  
 Maryann Milan  
 Debtors

Case No. 15-12049-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Cathleen  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Aug 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2016.

db/jdb  
 tr +Edward Milan, Maryann Milan, 234 North Poplar, Allentown, Pa 18102-3861  
 +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,  
 Doylestown, PA 18901-4872  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13503500 Allentown Family Footware, 1633 Orth 26th St, Allentown, PA 18104  
 13503501 +Arcadia Recovery, P.O. Box 6768, Wyomissing, PA 19610-0768  
 13503503 +City Of Allentown, City Of Allentown Room 110, 435 HAMILTON STREET,  
 ALLENTOWN, PA 18101-1603  
 13503505 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
 (address filed with court: Green Tree, P.O. Box 94710, Palatine, IL 60094-4710)  
 13503506 +Lehigh Valley Health Network, P.O. Box 8500, Philadelphia, PA 19178-8500  
 13503509 +National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036  
 13503513 +PP&L, 2 North 9th St, Allentown, PA 18101-1170  
 13503510 +Pa Det Of Revenue, 151 West Marshall #200, Norristown, PA 19401-4761  
 13503511 +Penn Credit, P.O. Box 988, 916 South 14th, Harrisburg, PA 17104-3425  
 13503514 #+Progressive Physicians Associates, P.O. Box 4338, Columbus, GA 31914-0338  
 13503515 +St Lukes Hospital, P.O. Box 8500, Philadelphia, PA 19178-8500  
 13503516 +St Lukes Physicians Specialists, P.O. Box 5386, Bethlehem, PA 18015-0386  
 13503519 +VSAS Orthopaedics, 1250 South Cedar Crest #110, Allentown, PA 18103-6224  
 13503520 Walmart Credit Card, P.O. Box 96024, Orlando, FL 96024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: trainorl720@verizon.net Aug 02 2016 01:54:30 PAUL EDWARD TRAINOR,  
 Trainor Law Offices, PC, 1275 Glenlivet Drive, Suite 100, Allentown, PA 18106-3107  
 smg +E-mail/Text: robertsl2@dnb.com Aug 02 2016 01:55:13 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 02 2016 01:55:19 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 02 2016 01:55:05 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13588488 EDI: AIS.COM Aug 02 2016 01:43:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13525604 EDI: AIS.COM Aug 02 2016 01:43:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 13507095 +EDI: STFC.COM Aug 02 2016 01:43:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,  
 Denver, CO 80237-3485  
 13503502 +EDI: CAPITALONE.COM Aug 02 2016 01:43:00 Capital One Bank, P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 13530592 +E-mail/Text: bankruptcy@cavps.com Aug 02 2016 01:55:17 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 13517469 E-mail/Text: bankruptcy.bnc@gt-cs.com Aug 02 2016 01:54:40 Green Tree Servicing LLC,  
 PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785  
 13503504 EDI: LEADINGEDGE.COM Aug 02 2016 01:43:00 Global Credit Collections, P.O. Box 129,  
 Linden, MI 48451-0129  
 13503507 +EDI: MID8.COM Aug 02 2016 01:43:00 MCM, 8875 Aero Drive, SanDiegi, CA 92123-2251  
 13503508 +EDI: MID8.COM Aug 02 2016 01:43:00 Midland Funding LLC, 8875 Aero Drive #200,  
 Sandiego, CA 92123-2255  
 13564031 E-mail/Text: blegal@phfa.org Aug 02 2016 01:55:07 PHFA/HEMAP, 211 NORTH FRONT ST,  
 PO BOX 8029, HARRISBURG, PA 17105  
 13508767 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 02 2016 01:55:03  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946  
 13503512 E-mail/Text: blegal@phfa.org Aug 02 2016 01:55:07 Pennsylvania Housing Finance Agency,  
 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206  
 13512671 EDI: RECOVERYCORP.COM Aug 02 2016 01:43:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13641588 +EDI: SEARS.COM Aug 02 2016 01:43:00 Sears/CBNA, P.O. Box 6282,  
 Sioux Falls, SD 57117-6282  
 13550042 EDI: RMSC.COM Aug 02 2016 01:43:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 13503517 E-mail/Text: bkrcy@ugi.com Aug 02 2016 01:55:33 UGI, P.O. Box 15523,  
 Wilmington, DE 19886-5523  
 13565913 E-mail/Text: bkrcy@ugi.com Aug 02 2016 01:55:33 UGI Utilities, Inc., PO Box 13009,  
 Reading, PA 19612-3009  
 13503518 +EDI: VERIZONCOMB.COM Aug 02 2016 01:43:00 Verizon, P.O. Box 920041,  
 Dallas, TX 75392-0041  
 13503521 +EDI: RMSC.COM Aug 02 2016 01:43:00 Walmart Credit Card, P.O. Box 530927,  
 Atlanta, GA 30353-0927

TOTAL: 23

District/off: 0313-4

User: Cathleen  
Form ID: 309A

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 03, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Green Tree Servicing LLC agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Green Tree Servicing LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
PAUL EDWARD TRAINOR on behalf of Plaintiff Maryann Milan trainor1720@verizon.net,  
trainor6469@gmail.com  
PAUL EDWARD TRAINOR on behalf of Joint Debtor Maryann Milan trainor1720@verizon.net,  
trainor6469@gmail.com  
PAUL EDWARD TRAINOR on behalf of Plaintiff Edward Milan trainor1720@verizon.net,  
trainor6469@gmail.com  
PAUL EDWARD TRAINOR on behalf of Debtor Edward Milan trainor1720@verizon.net,  
trainor6469@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Edward Milan</b>	Social Security number or ITIN	<b>xxx-xx-6693</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Maryann Milan</b>	Social Security number or ITIN	<b>xxx-xx-7763</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 3/26/15</b>
Case number:	<b>15-12049-ref</b>	Date case converted to chapter	<b>7 6/29/16</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edward Milan	Maryann Milan
2. All other names used in the last 8 years		
3. Address	234 North Poplar Allentown, Pa 18102	234 North Poplar Allentown, Pa 18102
4. Debtor's attorney Name and address	PAUL EDWARD TRAINOR Trainor Law Offices, PC 1275 Glenlivet Drive, Suite 100 Allentown, PA 18106-3107	Contact phone (610) 434-7004 Email: <a href="mailto:trainor1720@verizon.net">trainor1720@verizon.net</a>
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: <a href="mailto:mhkaliner@gmail.com">mhkaliner@gmail.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040  Date: 8/1/16
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 26, 2016 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Allentown Federal Courthouse,          504 W. Hamilton Street,          Allentown, PA 18101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 10/25/16</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	